

In re:
David Karl Brecht
Debtor

Case No. 23-10659-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Mar 21, 2023

User: admin
Form ID: 3091

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2023:

Recip ID	Recipient Name and Address
db	+ David Karl Brecht, 43 Five Points Road, Mertztown, PA 19539-9215
14762953	+ Alexis Roth, Esquire, Wolf, Baldwin and Associates, P.C., 800 E. High Street, Pottstown, PA 19464-5731
14762955	+ Deborah McGonigal, 2370 A Greensward South, Warrington, PA 18976-2040
14762956	+ Dovenmuehle Mortgage, Inc/Cross Country, Attn: Bankruptcy, 1 Corporate Dr. St 360, Lake Zurich, IL 60047-8945
14762967	+ William Rush, Esquire, 38 North 6th Street, PO Box 758, Reading, PA 19603-0758

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: tobykmentelsohn@comcast.net	Mar 22 2023 00:28:00	BRENNA HOPE MENDELSON, Mendelsohn & Mendelsohn, PC, 637 Walnut Street, Reading, PA 19601
tr	Email/Text: Info@ReadingCh13.com	Mar 22 2023 00:28:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	+ Email/Text: taxclaim@countyofberks.com	Mar 22 2023 00:28:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 22 2023 00:28:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustregion03.ph.ecf@usdoj.gov	Mar 22 2023 00:28:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14762954	+ EDI: CITICORP.COM	Mar 22 2023 04:23:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14762957	+ EDI: RMSC.COM	Mar 22 2023 04:23:00	Syncb/Harbor Freight, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14762958	+ EDI: RMSC.COM	Mar 22 2023 04:23:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14762959	+ EDI: RMSC.COM	Mar 22 2023 04:23:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14762960	+ EDI: COMCASTCBLCENT	Mar 22 2023 04:23:00	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
14762963	+ EDI: CITICORP.COM	Mar 22 2023 04:23:00	Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, Po Box 6497, Sioux Falls, SD 57117-6497
14762964	Email/Text: bknotice@upgrade.com	Mar 22 2023 00:28:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
14762965	+ EDI: USAA.COM	Mar 22 2023 04:23:00	USAA Federal Savings Bank, Attn: Bankruptcy,

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User: admin

Page 2 of 2

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Form ID: 309I

Total Noticed: 19

14762966 + EDI: USAA.COM

Mar 22 2023 04:23:00

9800 Fredericksburg Road, San Antonio, TX
78288-0002

USAA Federal Savings Bank, Attn: Bankruptcy,
9800 Fredricksburg Rd, San Antonio, TX
78288-0002

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14762961	*+	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
14762962	*+	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2023 at the address(es) listed below:

Name	Email Address
BRENNA HOPE MENDELSON	on behalf of Debtor David Karl Brecht tobykmendelsohn@comcast.net
MICHAEL PATRICK FARRINGTON	on behalf of Creditor CrossCountry Mortgage LLC mfarrington@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:		
Debtor 1:	David Karl Brecht	
	First Name	Middle Name Last Name
Debtor 2:		
(Spouse, if filing)	First Name	Middle Name Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania	
Case number:	23-10659-pmm	
	Social Security number or ITIN:	xxx-xx-1686
	EIN:	-- --
	Social Security number or ITIN:	----
	EIN:	-- --
	Date case filed for chapter:	13 3/7/23

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	David Karl Brecht	
2. All other names used in the last 8 years		
3. Address	43 Five Points Road Mertztown, PA 19539	
4. Debtor's attorney Name and address	BRENNA HOPE MENDELSON Mendelsohn & Mendelsohn, PC 637 Walnut Street Reading, PA 19601	Contact phone 610-374-8088 Email: tobykmendelsohn@comcast.net
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (610)2085040 Date: 3/21/23

For more information, see page 2

Case number **23-10659-pmm**

The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 9/3/23

Filing deadline: 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.